

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH A. PANUCCI, JR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-21960 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/16/2012 and confirmed on 7/9/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |           |                  |
|----------------------------------|-----------|------------------|
| Total Receipts                   |           | 82,107.12        |
| Less Refunds to Debtor           | 10,192.27 |                  |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |           | <b>71,914.85</b> |

|                                    |          |                 |
|------------------------------------|----------|-----------------|
| Administrative Fees                |          |                 |
| Filing Fee                         | 0.00     |                 |
| Notice Fee                         | 0.00     |                 |
| Attorney Fee                       | 2,500.00 |                 |
| Trustee Fee                        | 2,958.16 |                 |
| Court Ordered Automotive Insurance | 0.00     |                 |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>5,458.16</b> |

| Creditor Type | Creditor Name                   | Claim Amount | Prin Paid | Int Paid | Total Paid       |
|---------------|---------------------------------|--------------|-----------|----------|------------------|
| Secured       |                                 |              |           |          |                  |
|               | ESB BANK(*)                     | 4,350.00     | 4,350.00  | 717.92   | 5,067.92         |
|               | Acct: 9254                      |              |           |          |                  |
|               | CARRINGTON MORTGAGE SERVICES LL | 0.00         | 43,535.22 | 0.00     | 43,535.22        |
|               | Acct: 6622                      |              |           |          |                  |
|               | CARRINGTON MORTGAGE SERVICES LL | 14,674.82    | 14,674.82 | 0.00     | 14,674.82        |
|               | Acct: 6622                      |              |           |          |                  |
|               |                                 |              |           |          | <b>63,277.96</b> |

|          |                        |           |           |      |      |
|----------|------------------------|-----------|-----------|------|------|
| Priority |                        |           |           |      |      |
|          | ROBERT B MARCUS ESQ PC | 2,500.00  | 2,500.00  | 0.00 | 0.00 |
|          | Acct:                  |           |           |      |      |
|          | JOSEPH A. PANUCCI, JR. | 0.00      | 0.00      | 0.00 | 0.00 |
|          | Acct:                  |           |           |      |      |
|          | JOSEPH A. PANUCCI, JR. | 10,192.27 | 10,192.27 | 0.00 | 0.00 |
|          | Acct:                  |           |           |      |      |

\*\*\* N O N E \*\*\*

|           |                          |          |          |      |          |
|-----------|--------------------------|----------|----------|------|----------|
| Unsecured |                          |          |          |      |          |
|           | DUQUESNE LIGHT COMPANY*  | 3,178.73 | 3,178.73 | 0.00 | 3,178.73 |
|           | Acct: 2001               |          |          |      |          |
|           | ALLIANCE ONE++           | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: XXX1611            |          |          |      |          |
|           | CENTRAL CREDIT           | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: XXX7641            |          |          |      |          |
|           | COLUMBIA GAS OF OHIO INC | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: ?                  |          |          |      |          |
|           | CREDIT COLLECTIONS USA   | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: XXX6601            |          |          |      |          |
|           | REMIT CORP               | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: XXX8556            |          |          |      |          |
|           | REMIT CORP               | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: XXX8426            |          |          |      |          |
|           | ESB BANK(*)              | 0.00     | 0.00     | 0.00 | 0.00     |
|           | Acct: 9254               |          |          |      |          |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---------------|--------------|-----------|----------|------------|
|               |               |              |           |          | 3,178.73   |

TOTAL PAID TO CREDITORS

66,456.69

TOTAL

CLAIMED 0.00

PRIORITY 19,024.82

SECURED 3,178.73

Date: 10/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Certificate of Notice Page 4 of 5  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH A. PANUCCI, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-21960 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joseph A. Panucci, Jr.  
 Debtor

Case No. 12-21960-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db +Joseph A. Panucci, Jr., 139 Amelia Street, McKees Rocks, PA 15136-3432  
 13355446 +BAC Home Loans, P.O. Box 1570, Simi Valley, CA 93062-1570  
 13475881 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
 13355448 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas Company, Attn: Bankruptcy Dept.,  
 200 Civic Drive Ctr., 11th Fl, Columbus, OH 43215)  
 14154553 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 13355447 +Central Credit/penn Cr, 916 S. 14th St., Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13355445 +E-mail/Text: roy.buchholz@allianceoneinc.com Oct 27 2017 01:52:09 Allianceone,  
 1684 Woodlands Dr Ste 15, Maumee, OH 43537-4093  
 13355449 +E-mail/Text: ccusa@ccuhome.com Oct 27 2017 01:52:04 Credit Coll/usa, Ccusa,  
 16 Distributor Dr. Suite 1, Morgantown, WV 26501-7209  
 13355450 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 27 2017 01:54:36 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 13401928 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 27 2017 01:54:36 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13355451 +E-mail/Text: bankrupt-adjdept@wesbanco.com Oct 27 2017 01:54:05 ESB Bank,  
 600 Lawrence Avenue, Ellwood City PA 16117-1930  
 13355452 +E-mail/Text: bankruptcy@remitcorp.com Oct 27 2017 01:53:19 Remit Corp, P O Box 7,  
 Bloomsburg, PA 17815-0007

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr BANK OF AMERICA, N.A., AS SERVICER FOR THE MORTGAG  
 cr Duquesne Light Company  
 cr\* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 13355453\* +Remit Corp, P O Box 7, Bloomsburg, PA 17815-0007

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
 bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
 James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
 Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A., AS SERVICER FOR THE MORTGAGEE OF  
 RECORD pawb@fedphe.com  
 Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com,  
 sromig@barley.com  
 Kevin Scott Frankel on behalf of Creditor Carrington Mortgage Services, LLC pakb@logs.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
 Robert B. Marcus on behalf of Debtor Joseph A. Panucci, Jr. attnyrobmarcus@yahoo.com  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9